ATM in villages

*44. SHRI PRAMOD MAHAJAN: Will the Minister of FINANCE be pleased to state:

(a) whether Government propose to allow Regional Rural Banks to set up Automated Teller Machines in villages;

(b) whether the banks would also handle pension and other Government business, if so, by when; and

(c) whether these facilities would be made available in all villages throughout the country?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) to (c) The Reserve Bank of India (RBI) vide its circular dated 27th December, 2005 has allowed the Regional Rural Banks (RRBs) to set up off-site Automated Teller Machines (ATMs) in their area of operation after assessing the cost and benefit.

RBI has also permitted RRBs desirous of handling pension and other Government business to take up this work as sub-agents of banks which have been authorized of handle Government business.

Loans under PMRY

*47. SHRI NANDI YELLAIAH: Will the Minister of FINANCE be pleased to state:

(a) whether Government have received complaints from various States about rejection of loan application on a large scale and delay in sanctioning and disbursement of loans by Andhra Pradesh based Public Sector Banks under Pradhan Mantri Rojgar Yojana (PMRY);

(b) if so, the details of complaints received from Andhra Pradesh during the last two years, year-wise and bank-wise; and

(c) the measures taken/proposed to be taken by Government to improve the loan sanctioning/disbursement position under PMRY in Andhra Pradesh?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) and (b) RBI has reported that complaints have been received regarding various aspects of implementation of the scheme such as rejection, insistence on collateral security, delay in sanction/disbursement, etc. at Central Office

as well as Regional Offices of RBI. Complaints received at Central Office are. forwarded to concerned Regional Offices for further investigation. However, as reported by RBI, the number of complaints received regarding delay in sanction of loans in respect of Prime Minister Rojgar Yojana (PMRY) for Andhra Pradesh was 11 and 12 during the year 2004 and 2005 respectively. Bank-wise details of complaints are as under:

Name of the Bank	Nature of Complaints									
	Delay in sanction		Delay in disbursement		For want security		Others		Total	
	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005
Andhra Bank	2	3	—	—	1	—	2	2	5	5
Allahabad Bank	1	—	—	—	1	—	—	—	2	—
State Bank of India	1	1	_	_	_	_	1	—	2	1
State Bank of Hyderabad	1	3	—	—	1	—	1	—	3	3
Canara Bank	—	2	-	-	-	-	1	—	1	2
Central Bank of India								1	—	1
Lakshmi Vilas	1								1	—
Bank Indian Bank	1	2	1	_	_	_	_			1
Bank of India										
Syndicate Bank	1	1	_	_	_	_			1	1
Vijaya Bank	—	1	_	_	_	_			—	1
Bank of Maharashtra	1	—	—	—	1	—	—	—	2	—
Karnataka Bank	—	—	—	——	—		1	—	1	—
Vysya Bank	—	—	—	——	—		1	—	1	—
TOTAL	11	12	—	—	4	—	7	3	22	15

(c) The following steps have been taken by the Government and the Reserve Bank of India (RBI) to ensure observance of RBI guidelines and to improve the linkage between banks and unemployed youth:—

(i) Banks have been advised to carry out scrutiny of rejected applications by a higher authority from their controlling/Head Office.

(ii) Banks have been instructed to dispose of applications for loans up to Rs. 25000 within 2 weeks and upto Rs. 2 lakh within 4 weeks, provided the loan applications are complete in all respects.

(iii) Time frames have been laid down for receipt of applications from the District Industry Centres (DICs) and thereafter sanction and disbursements of loans by banks.

(iv) Banks have been asked to issue 'No dues certificate' whenever required, within 15 days, other-wise it is deemed to have been issued.

(v) Banks have been instructed to set up training institutes jointly with the State Governments by utilizing the existing infrastructure of the Industrial Training Institutes (ITIs) and Small Industries Service Institutes (SISIs).

(vi) State Governments have been advised to identify viable activities jointly with banks at the district level.

Development of tourist spots in Orissa

*48. SHRI B.J. PANDA: Will the Minister of TOURISM AND CULTURE be pleased to state:

(a) whether it is a fact that Khajuraho temples in Madhya Pradesh attract maximum number of foreign tourists, especially from France;

(b) if so, the details of foreign tourists who have visited these temples in 2005;

(c) whether Government have set up Tourist Police Centres at this place to take care of the tourists to encourage tourism;

(d) if so, the details thereof; and